

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Paul A. Novak** : Case No. 16-24835-TPA  
*Debtor(s)* : Chapter: 13

Citizens Bank of Pennsylvania :  
*Movant,* : : Related to Claim No. 0

## ORDER

AND NOW, this **6th day of April, 2017**, upon consideration of the **NOTICE OF MORTGAGE PAYMENT CHANGE** filed by *Citizens Bank of Pennsylvania* at Claim No. 0 in the above-captioned bankruptcy case,

It is hereby **ORDERED** that *on or before twenty-one (21) days from the date the Notice of Mortgage Payment Change* was docketed, the Debtor(s) or Debtor(s)' Counsel shall file, either:

- (1) an **AMENDED CHAPTER 13 PLAN**;
- (2) a **DECLARATION** that the existing Chapter 13 Plan is sufficient to fund the Plan with the modified debt; or
- (3) an **OBJECTION** to the *Notice of Mortgage Payment Change* as stated, and shall self-schedule a hearing on the matter pursuant to the Court's procedures.

***The failure to timely file an Objection shall result in the allowance of the payment change without further order, notice or hearing. HOWEVER, no payment change will be implemented by the Chapter 13 Trustee until such time as the Debtor(s) or Debtor(s)' Counsel files an Amended Chapter 13 Plan or Declaration, whichever is applicable as required by this Order.***

  
Thomas P. Agresti, Judge  
United States Bankruptcy Court

**Certificate of Notice Page 2 of 2**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Paul A. Novak  
 Debtor

Case No. 16-24835-TPA  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: gamr  
 Form ID: 237

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Apr 06, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 08, 2017.

db +Paul A. Novak, 5148 Baptist Road, Pittsburgh, PA 15236-1720

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE.

TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 08, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 6, 2017 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Deutsche Bank National Trust Company, as Trustee, in trust for registered Holders of Long Beach Mortgage Loan Trust 2004-1, Asset-Backed Certificates, Series 2004-1 bkgroup@kmlawgroup.com  
 Jeffrey R. Hunt on behalf of Creditor Borough of Whitehall jhunt@grblaw.com, cnoroski@grblaw.com  
 Mary F. Kennedy on behalf of Creditor Citizens Bank of Pennsylvania mary@javardianlaw.com, tami@javardianlaw.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
 Paul W. McElrath, Jr. on behalf of Debtor Paul A. Novak ecf@mcelrathlaw.com, donotemail.ecfbackuponly@gmail.com  
 Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bersteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bersteinlaw.com;cabbott@ecf.courtdrive.com  
 Ronda J. Wynecour cmececf@chapter13trusteewdpa.com

TOTAL: 7